

Exhibit “A”

KAIRI GOULD
 1800 W ERIE AVE # 02
 PHILADELPHIA PA 19140

Loan Number: [REDACTED]
 Property Address: 1800-02 W ERIE AVE
 PHILADELPHIA PA 19140

Statement Date: 10/16/2019
 Current Payment Amount: \$1,197.36

New Payment Amount: \$1,581.76
New Payment Effective Date: 12/01/2019

You are receiving this statement because you have an escrow account with us. We have safeguards in place to ensure there's enough money in your account to cover your homeowners insurance, real estate taxes and mortgage insurance, if applicable.

Based on our review, you have a shortage of \$2,718.94. This shortage was caused by changes in your taxes or insurance. To see these changes, refer to Part 2.

Projected Minimum Balance	(\$1,577.37)
- Required Minimum Balance	\$971.30
Shortage Amount	\$2,718.94

The required minimum balance is also known as the escrow cushion. The required minimum balance or cushion is the amount that you are required to pay into your escrow account to cover unanticipated disbursements for escrow items or for disbursements that have to be made before the monthly escrow payments are available in your escrow account.

Part 1 provides your current and the new escrow payment amounts. Part 2 shows what has already happened in your account while Part 3 shows what we anticipate happening in your account over the next 12 months. As tax and insurance amounts may be subject to change each year, the amounts in Part 3 are only estimates.

To correct your shortage, we've outlined two different payment options for you to choose from:

PART 1 Your Mortgage Payment			
Payment information beginning with your 12/01/2019 payment			
	Payment Information	Current Monthly Payment	New Monthly Payment
Option 1 Step 1 - Pay your shortage in full by using the coupon below. Step 2 - After your shortage of \$2,718.94 is applied, your new monthly payment amount will be \$1,355.19.	Principal & Interest:	\$761.24	\$761.24
	Escrow Payment:	\$436.12	\$593.95
	Shortage Spread:	\$0.00	\$0.00
	Total Payment:	\$1,197.36	\$1,355.19
 OR		
Option 2 If you choose not to pay your shortage in full (Option 1), this amount will automatically be spread over 0 months. Your new monthly payment will be \$1,581.76.	Principal & Interest:	\$761.24	\$761.24
	Escrow Payment:	\$436.12	\$593.95
	Shortage Spread:	\$0.00	\$226.57
	Total Payment:	\$1,197.36	\$1,581.76

NOTICE: Freedom Mortgage is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, in the event the debt has been discharged pursuant to or the addressee or recipient is under the protection of federal bankruptcy law, this communication is solely for informational purposes and is not an attempt to collect a debt.



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FREEDOM MORTGAGE
 29730 NETWORK PLACE
 CHICAGO, IL 60673-1297

ESCROW SHORTAGE COUPON

Loan Number: [REDACTED] Shortage Amount: \$2,718.94

- ☐ Enclosed is a check for the **total** shortage amount. My new monthly mortgage payment will be adjusted to reflect the new monthly escrow deposit.
- ☐ Enclosed is a check for a **portion** of the shortage amount. I understand that the remaining shortage will be spread evenly for the duration of the shortage repayment period.

If you choose to do nothing, the entire shortage amount will be spread over the next 0 months and your new monthly payment will be as calculated by this analysis.

**Escrow Shortage
 Amount Enclosed**

Please write your loan number on your check and return this coupon with your payment.

PART

2

Your Escrow Account History

The chart below reflects what actually happened in your escrow account since the last analysis. This compares what we expected to occur with what actually happened.

Date	Payment to Escrow	What We Estimated to Pay In	What We Paid Out	What We Estimated to Pay Out	Description	Actual Balance	Last Year's Estimated Balance
Jan 2019	\$436.66	\$436.12	\$110.69	\$110.69	Beginning Balance	(\$1,316.67)	\$1,952.62
Feb 2019	\$0.00	\$436.12	\$90.08	\$110.69 *	FHA MORTGAGE INSURANCE	(\$990.70)	\$2,278.05
Feb 2019	\$0.00	\$0.00	\$2,563.73	\$90.08	CITY TAX	(\$1,080.78)	\$2,603.48
Feb 2019	\$0.00	\$0.00	\$110.69	\$90.08	CITY TAX	(\$3,644.51)	\$2,513.40
Mar 2019	\$873.32	\$436.12	\$110.69	\$1,042.12	FHA MORTGAGE INSURANCE	(\$3,755.20)	\$1,471.28
Apr 2019	\$436.66	\$436.12	\$110.69	\$110.69	FHA MORTGAGE INSURANCE	(\$2,992.57)	\$1,796.71
May 2019	\$0.00	\$436.12	\$110.69	\$110.69	FHA MORTGAGE INSURANCE	(\$2,666.60)	\$2,122.14
Jun 2019	\$436.66	\$436.12	\$110.69	\$110.69	FHA MORTGAGE INSURANCE	(\$2,777.29)	\$2,447.57
Jul 2019	\$915.72	\$436.12	\$110.69	\$110.69	FHA MORTGAGE INSURANCE	(\$2,451.32)	\$2,773.00
Aug 2019	\$0.00	\$436.12	\$3,174.00	\$2,773.00 *	FHA MORTGAGE INSURANCE	(\$1,646.29)	\$3,098.43
Aug 2019	\$0.00	\$0.00	\$110.69	\$110.69	HOMEOWNERS	(\$4,820.29)	\$761.55
Sep 2019	\$436.12	\$436.12	\$110.69	\$110.69	FHA MORTGAGE INSURANCE	(\$4,930.98)	\$650.86
Oct 2019	\$0.00	\$436.12	\$108.30	\$110.69 *	FHA MORTGAGE INSURANCE	(\$4,605.55)	\$976.29
Nov 2019	\$0.00	\$436.12	\$0.00	\$110.69	E FHA MORTGAGE INSURANCE	(\$4,713.85)	\$1,301.72
Dec 2019	\$0.00	\$436.12	\$0.00	\$110.69	E FHA MORTGAGE INSURANCE	(\$4,713.85)	\$1,627.15
Total	\$3,535.14	\$5,233.44	\$6,932.32	\$5,233.48			\$1,952.58

An asterisk (*) indicates a difference in that month between the actual activity and the estimated activity.

When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

LOAN NUMBER: [REDACTED]

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P.O. BOX 50428
 NEW YORK, NY 10163-0428
 NY 10163-0428

Exhibit A Escrow Analysis Escrow Account Disclosure Statement Page 4 of 4

Account Information Page 2

Loan Number: [REDACTED]
 Property Address: 1800-02 WERIE AVE
 PHILADELPHIA PA 19140

Statement Date: 10/16/2019
 Current Payment Amount: \$1,197.36

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PART

3

Expected Escrow Payments over the next 12 Months

HOMEOWNERS	\$3,174.00	Freedom expects to pay \$7,127.41 over the next 12 months.
FHA MORTGAGE INSURANCE	\$1,299.60	Here's how to calculate your new monthly escrow payment:
CITY TAX	\$90.08	
CITY TAX	\$2,563.73	
Total Disbursements	\$7,127.41	Total Disbursements: \$7,127.41
		+ 12 Months: 12
		New Monthly Escrow Payment \$593.95

Summary of Your Projected Escrow Account for the Coming Year

Date	Payment to Escrow	What We Expect to Pay Out	Description	Your Actual Balance	Balance Needed In Your Account
			Beginning Balance	(\$290.68)	\$2,428.26
Dec 2019	\$593.95	\$108.30	FHA MORTGAGE INSURANCE	\$194.97	\$2,913.91
Jan 2020	\$593.95	\$108.30	FHA MORTGAGE INSURANCE	\$680.62	\$3,399.56
Feb 2020	\$593.95	\$108.30	FHA MORTGAGE INSURANCE	\$1,166.27	\$3,885.21
Feb 2020	\$0.00	\$90.08	CITY TAX	\$1,076.19	\$3,795.13
Feb 2020	\$0.00	\$2,563.73	CITY TAX	(\$1,487.54)	\$1,231.40
Mar 2020	\$593.95	\$108.30	FHA MORTGAGE INSURANCE	(\$1,001.89)	\$1,717.05
Apr 2020	\$593.95	\$108.30	FHA MORTGAGE INSURANCE	(\$516.24)	\$2,202.70
May 2020	\$593.95	\$108.30	FHA MORTGAGE INSURANCE	(\$30.59)	\$2,688.35
Jun 2020	\$593.95	\$108.30	FHA MORTGAGE INSURANCE	\$455.06	\$3,174.00
Jul 2020	\$593.95	\$108.30	FHA MORTGAGE INSURANCE	\$940.71	\$3,659.65
Aug 2020	\$593.95	\$3,174.00	HOMEOWNERS	(\$1,639.34)	\$1,079.60
Aug 2020	\$0.00	\$108.30	FHA MORTGAGE INSURANCE	(\$1,747.64)	\$971.30 *
Sep 2020	\$593.95	\$108.30	FHA MORTGAGE INSURANCE	(\$1,261.99)	\$1,456.95
Oct 2020	\$593.95	\$108.30	FHA MORTGAGE INSURANCE	(\$776.34)	\$1,942.60
Nov 2020	\$593.95	\$108.30	FHA MORTGAGE INSURANCE	(\$290.69)	\$2,428.25
	\$7,127.40	\$7,127.41			

The required minimum balance, as indicated by the asterisk (*) in the summary above, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your minimum balance may include up to two months of escrow payments (excluding PMI/MIP) to cover increases to your taxes and homeowners insurance.

PART

4

What This Means to You

Your escrow balance is less than the required minimum balance or cushion in your account. The resulting shortage is \$2,718.94.

Please refer to Part 1 for your repayment options. For your convenience, your shortage has been spread over 12 months. Including the shortage, your new total monthly payment will be \$1,581.76. If you choose to repay your shortage please refer to Part 1, Option 1.

Did you know by having recurring payments set up through FreedomMortgage.com, we'll adjust for any changes in your monthly payment automatically? However, if you have automatic bill pay through your bank, you'll need to contact them directly to adjust your payment.

PART

5

How You Can Reach Us with Questions

Should you have any questions regarding the information provided in this statement please do not hesitate to contact us at (855) 690-5900. Customer Care representatives are available to assist you Monday through Friday from 8:00am – 10:00pm and Saturday from 9:00am – 6:00pm Eastern Time.

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